

REMARKS

Upon entry of this Amendment, claims 3, 6, 12-15, 17-19, and 22-24 will be amended and claims 20 and 25-26 will be canceled. No new matter has been added. Thus, claims 1-19 and 21-24 will remain pending in the application. Examination of the amended claims is respectfully requested.

Applicant hereby elects without traverse invention I (claims 1-19 and 21-24). Applicant further elects species IA drawn to a method for the analysis of commercial mortgage backed security portfolios wherein the portfolio is associated with a plurality of credit rating categories (claims 2-19 and 22-23) and claims 1, 21, and 24 are generic with respect to the other species set forth in the Restriction Requirement.

CONCLUSION

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-0191.

Respectfully submitted,



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